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PATENT
ATTORNEY DOCKET NO. 048657-5001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

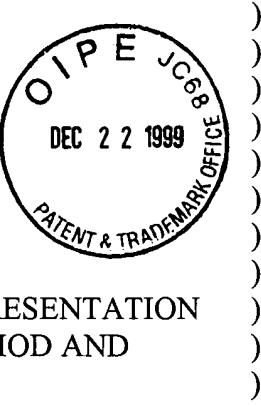
In re Application of:

Edward MCLAUGHLIN et al.

Application No.: 09/277,189

Filed: March 26, 1999

For: ELECTRONIC BILL PRESENTATION
AND PAYMENT METHOD AND
SYSTEM



Group Art Unit: 2761

Examiner: Unassigned

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the document listed on the attached PTO-1449. To the best of the undersigned's knowledge, this Information Disclosure Statement is being submitted before the mailing date of a first Office Action on the merits for the above-referenced application.

A copy of each of the listed documents is attached. Applicants respectfully request that the Examiner consider the listed documents and evidence that consideration by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If it should be determined that any of the listed documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the office

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the relevant facts and law regarding the appropriate status of such documents.

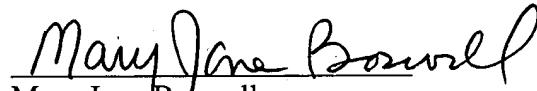
Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed document, should the document be applied against the claims of the present application.

Except for issue fees payable under 37 C.F.R. § 1.18, the Commissioner is hereby authorized by this paper to charge any additional fees during the entire pendency of this application including fees due under 37 C.F.R. § 1.16 and 1.17 which may be required, including any required extension of time fees, or credit any overpayment to Deposit Account No. 50-0310.

This paragraph is intended to be a **CONSTRUCTIVE PETITION FOR EXTENSION OF TIME** in accordance with 37 C.F.R. § 1.136(a)(3).

Respectfully submitted,

MORGAN, LEWIS & BOCKIUS LLP


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Dated: December 22, 1999
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